Case 04-04533 Doc 1 Filed 02/06/04 Entered 02/06/04 14:16:06 Desc Petition (Official Form 1) (12/03)

Pag	Je 1 01 8
FORM B1 United States Bankruptcy Cou	
Northern District of Illinois	
Name of Debtor (if individual, enter Last, First, Middle):	Name of Joint Debtor (Spouse)(Last, First, Middle):
Seaton, Langdon R	Seaton, Helen
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): ***-**-1446	Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): ***-**-9260
Street Address of Debtor (No. & Street, City, State & Zip Code): 2023 East 103rd. St Chicago IL 60617	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 2023 East 103rd. St Chicago IL 60617
County of Residence or of the Principal Place of Business: Cook	County of Residence or of the Principal Place of Business: Cook
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
Location of Principal Assets of Business Debtor (if different from street address above):	
Information Regarding the De	ebtor (Check the Applicable Boxes)
Venue (Check any applicable box)	
There is a bankruptcy case concerning debtor's affiliate, general partner	siness, or principal assets in this District for 180 days immediately preceding the per District.
Type of Debtor (Check all boxes that apply)	Chapter or Section of Bankruptcy Code Under Which
☐ Individual(s) ☐ Railroad ☐ Stockbroker	the Petition is Filed (Check one box)
☐ Partnership ☐ Commodity Broker ☐ Other ☐ Clearing Bank	Chapter 7
Nature of Debts (Check one box) ☑ Consumer/Non-Business ☐ Business	Filing Fee (Check one box)
Chapter 11 Small Business (Check all boxes that apply) □ Debtor is a small business as defined in 11 U.S.C. § 101 □ Debtor is and elects to be considered a small business under 11 U.S.C. § 1124(e) (Optional)	Full Filing Fee Attached Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.
Statistical/Administrative Information (Estimates only) Debtor estimates that funds will be available for distribution to unsecured cre Debtor estimates that, after any exempt property is excluded and administration to unsecured creditors.	ive expenses paid, Filed: 02/06/2004
Estimated Number of Creditors I-15 16-49 50-99 100-199	Case: 04-04533
Stimated Assets	Chapter: 17 Page 4
\$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000 \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 m	001 to \$50,000, 341 mtg: 03/08/2004 @ 01:00PM
Stimated Debts	Trustee: TOM VAUGHN
\$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 mm	

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 designed to permit family famers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family - owned farm.

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Date		Melen	Signature of Debtor		Case Number	_
Date	•	1	Signature of Joint Debto	r		

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UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In	re:	Langdon R Seaton		Hellen Seaton		Case No.		
Da	ebtor					Chapter	13	_
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		D.00.		FOR DE		ALIORNE	. T	
_	_							
7.	and i	uant to 11 U.S.C. § 329(a) and that compensation paid to me to me, for services rendered or ection with the bankruptcy cas	within one year b r to be rendered	efore the filing of the p	petition in bankruptcy.	or agreed to be	debtor(s)	
	ı	For legal services, I have agree	ed to accept			· ·	\$ 2.384	^^
	ı	Prior to the filing of this stateme	ent I have receive	ed			2,004.	_
		Balance Due					·	
2.	The s	source of compensation paid to	me was:			·	\$ 2,384.	-
		☐ Debtor		Other (specify)				
3.	The s	source of compensation to be p	paid to me is:					
		□ Debtor	. 🗖	Other (specify)				
4.	Ø	I have not agreed to share the of my law firm.	e above-disclose	d compensation with a	any other person unles	s they are member	rs and associates	-
5. I	n reta	I have agreed to share the ab my law firm. A copy of the ag attached. urn for the above-disclosed fee	reement, togethe	er with a list of the nam	nes of the people shari	ing in the compensa	associates of ation, is	
	inclu	ding:	,vo ugroou i	o ronder regal service	for all aspects of the p	ankruptcy case,		
ŧ	a)	Analysis of the debtor's finance a petition in bankruptcy;	cial situation, and	rendering advice to the	ne debtor in determinin	g whether to file		
Ł)	Preparation and filing of any p	etition, schedule	s, statement of affairs,	, and plan which may b	pe required;		
c	:)	Representation of the debtor a					s thereof:	
c)	Representation of the debtor is						
E)	[Other provisions as needed]			•			
		None	11	:				
. E	By ag	reement with the debtor(s) the None	above disclosed	fee does not include t	the following services:			
_			<u> </u>					
				CERTIFICAT				
гер	certi reser	fy that the foregoing is a comp ntation of the debtor(s) in this b	lete statement of ankruptcy procee	any agreement or arreding.	angement for paymen	t to me for		
Dat	ed: .			for and	and Sat	3 Al	Shet	
				Philip A. Igo	e, Bar No. 1300466	- V Want	trans h	
				Law Offices Attorney for De	of A. Philip Igoe ebtor(s)			

Philip A. Igoe 1300466 Law Offices of A. Philip Igoe 221 N. LaSalle Street Suite 655 Chicago, Illinois 60601

312-372-4298 Attorney for the Petitioner(s)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In Re:

Debtor: Langdon R Seaton

Social Security Number: ***-**-1446

Joint Debtor: Helen Seaton

Social Security Number: ***-**-9260

Case No:

Chapter 13

Numbered Listing of Creditors

	Creditor name and mailing address	Category of Claim	Amount of Claim
1.	Advanta Bank corp. P O box 30715 Salt Lake City UT 84130	Unsecured Claims	\$ 16,735.00
2.	American Express P O Box 360002 FT Lauderdale FL 33336	Unsecured Claims	\$ 15,037.03
3.	Bank One Cardmember Services P O Box 50882 Henderson MN 89016	Unsecured Claims	\$ 9,421.12
4.	Bank One P O Box 3211 Milwaukee WI 53201	Unsecured Claims	\$ 0.00
5.	Beneficial P O box 17574 Baltimore MD 21297	Unsecured Claims	\$ 3,863.00

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In re:	Langdon R Seaton	Case No	
* ·	Helen Seaton		î
6.	Capital One P O Box 60000	Unsecured Claims	\$ 1,943.73
	Seattle WA 98190		
7.	Capital One P O box 60000	Unsecured Claims	\$ 1,944.00
	Seattle WA 98190		
8.	Capital One Visa Gold P O box 60000 Seattle Wa 98190	Unsecured Claims	\$ 1,448.73
9.	Chase Bank Card	Unsecured Claims	\$ 5,706.27
	Att. 12272 Michael D Fine 227 West Monroe, suite 2700 Chicago IL 60606		, ,,,,,,,,
10.	Chase Manhattan Bank uSA Michael D Fine 227 West Monroe Chicago IL 60606 Suite 2700	Unsecured Claims	\$ 5,522.00
11.	Chrysler Motor finance P O box 2993 Milwaukee WI 53201	Secured Claims	\$ 10,000.00
12.	Citi Platinum Select Card P O Box 6000 The Lkes NV 89163	Unsecured Claims	\$ 5,960.00
13.	City of Chicago Bureau of Parking 333 South State St , Suite 542 Chicago Illinios 60604	Unsecured Claims	\$ 300.00
14.	Discover Platimun P O Box 30395 Salt Lake City UT 84130	Unsecured Claims	\$ 4,667.00

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In re:	Langdon R Seaton Helen Seaton	Case No	
15.	First National Bank P O Box 98874 Las Vegas NV 89193	Unsecured Claims	\$ 550.00
16.	Lasalle Bank 4747 West irving park Rd Chicago IL 60641	Secured Claims	\$ 48,000.00
17.	MBNA America P O box 15102 Wilmington DE 19886	Unsecured Claims	\$ 0.00
18.	MBNA America %Hilco Receiable 3 Executive Compus, suite 400 Cherry Hill, New Jersey 08002	Unsecured Claims	\$ 16,500.00
19.	OSI Collection P O Box 959 Brookfield WI 53008	Unsecured Claims	\$ 315.00
20 .	OSI Collection P O Box 959 Brookfield WI 53008	Unsecured Claims	\$ 112.00
21 .	Osi Collection P O Box 959 BrookField IL 53008	Unsecured Claims	\$ 25.03
22 .	OSI Collection P O Box 959 Brookfield WI 53008	Unsecured Claims	\$ 201.00
23.	OSI Collection P O Box 959 Brookfield WI 53008	Unsecured Claims	\$ 312.80

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In re:	Langdon R Seaton Helen Seaton	Case I	No
24.	OSI Collection P O Box 959 Brookfield WI 53008	Unsecured Claims	\$ 998.52
25.	OSI Collection Serv. Inc P O box 959 Brookfield WI 53008	Unsecured Claims	\$ 35.00
26.	Providian Master Card P O Box 660548 Dallas TX 75266	Unsecured Claims	\$ 3,295.34
27.	Providian Visa Gold P O Box 9539 Manchester NH 06108	Unsecured Claims	\$ 5,642.59
28.	Retail NaT. Bank P O box1099 Langhorne Pa 19047	Unsecured Claims	\$ 1,435.00
29.	Roger and Hollands Jewelry P o box 879 Mattexon IL 60443	Unsecured Claims	\$ 220.00
30.	University of Chicago Physiciants GR ICS INc P O Box 646 Oak Park IL 60454	Unsecured Claims	\$ 195.00
31 .	US Bank Advantage Line P O Box 790179 St. Louis MO 63179	Unsecured Claims	\$ 4,700.00
32.	US Bank Corp. Services P O box 790408 St. Louis MO 63179	Unsecured Claims	\$ 3,100.00